

SUBSTITUTION OF TRUSTEE

WHEREAS, on July 24, 2006, Justin Gunn and Amanda Gunn, husband and wife, executed a certain deed of trust to McFall Law Firm, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2530 at Page 349, and recorded in the aforesaid Chancery Clerk's Office and being secured by real property being more particularly described as follows:

Lot 13, Section A, Greenbriar Lakes Subdivision, situated in Section 30, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 26, Pages 4-9, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust referenced above; an

WHEREAS, US Bank, National Association as Trustee for the MLMI SURF Trust Series 2006-BC4, pursuant to the provisions of the aforesaid Deed of Trust and for reasons satisfactory to itself, has elected to substitute J. Gary Massey as Trustee in and for the above described deed of trust and the indebtedness secured thereby; and

NOW THEREFORE, US Bank, National Association as Trustee for the MLMI SURF Trust Series 2006-BC4, the present owner and holder of the above described deed of trust, acting by and through its duly authorized officers, does hereby substitute J. Gary Massey as Trustee in the place and stead of the current trustee and does hereby confer upon the said J. Gary Massey full and complete power to execute said trust as Trustee as provided by the terms of the aforesaid deed of trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to the Secretary of Housing and Urban Development or the Secretary of Veterans Affairs, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE EXECUTION HEREOF by the aforesaid corporation acting by and through its duly authorized officers, this the 29th day of January, 2008.

US Bank, National Association as Trustee
for the MLMI SURF Trust Series 2006-BC4,
by Wilshire Credit Corporation, as attorney
in fact

By: Adam Schechter

Title: AVP

STATE OF Oregon
COUNTY OF Washington

PERSONALLY came and appeared before me, the undersigned authority in and for the aforesaid jurisdiction, the within named Adam Schechter, personally known to me to be the AVP of Wilshire Credit Corporation, as attorney in fact for the within named US Bank, National Association as Trustee for the MLMI SURF Trust Series 2006-BC4, who acknowledged that (s)he signed and delivered the above and foregoing instrument of writing on the day and for the purposes therein mentioned for and on behalf of said corporation and as its own act and deed, (s)he having been first duly authorized so to do.

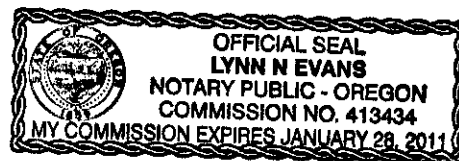
WITNESS MY SIGNATURE AND OFFICIAL SEAL OF OFFICE this the 29th day of January, 2008.

Lynn N. Evans
Notary Public

My commission expires:

1/28/11

Prepared by:
J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
S&M# 08-100056



Index: Lot 13, Sec. A, Greenbriar Lakes Sub., S-30, T-1-S, R-7-W, DeSoto Co., MS